



Order Filed on November 23, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

WNI 19-025650  
Shapiro & DeNardo, LLC  
14000 Commerce Parkway, Suite B  
Mount Laurel, NJ 08054  
(856) 793-3080  
Elizabeth L. Wassall, Esq. 023211995  
ATTORNEYS FOR WELLS FARGO BANK, N.A.

IN RE:

MARC ROBERT HUECK AND CARESSÉ PATTY ANN  
HUECK, DEBTORS

CASE NO.: 19-12542-VFP

HEARING DATE: NOVEMBER 5, 2020

JUDGE: HONORABLE VINCENT F.  
PAPALIA

**CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

**DATED: November 23, 2020**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
United States Bankruptcy Judge

This matter being opened to the Court by Leonard Singer, attorney for the Debtors, upon filing of a Chapter 13 Plan, and Wells Fargo Bank, N.A., hereinafter "Secured Creditor," by and through its Authorized Agent, Shapiro & DeNardo, LLC, upon the filing of an Objection to Confirmation of Plan, and the parties having subsequently resolving their differences with regard to the Debtors' Chapter 13 Plan; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and the Court considered the parties' application for entry of this Consent Order, and for other good cause shown,

1. Debtors will apply through Secured Creditor's servicing agent for a loan modification on the mortgage loan ending in "5414" secured by real property at 38 Overlook Avenue, Little Falls, NJ 07424.
2. This loan modification review shall be completed by March 1, 2021, or as further ordered by the Court.
3. If a loan modification is not offered by March 1, 2021, or as further ordered by the Court, Debtors must within fourteen (14) days thereof: 1) modify the Chapter 13 Plan to fully payoff Secured Creditor's total debt of \$71,788.39 as filed in Amended Proof of Claim No. 13-2; 2) modify the Chapter 13 Plan to surrender the subject property; or 3) Convert to a Chapter 7 case.
4. If the Debtors fail to comply with any provisions detailed in this Consent Order, Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by submitting a Creditor's Certification of Default to the Bankruptcy Court, specifying the Debtors' failure to comply with the Consent Order, with a copy of any application, supporting certification and proposed Order to be served on the Chapter 13 Standing Trustee, Debtors' Counsel and the Debtors as required by the local bankruptcy rules.
5. Creditor agrees this Order resolves the Objection to Confirmation of Chapter 13 Plan, filed on October 13, 2020; ECF Doc. No.: 56.
6. This Consent Order is hereby incorporated into Debtors' Chapter 13 Plan.

We hereby consent to the form, content,  
and entry of the within Order.

Shapiro & DeNardo, LLC

/s/Elizabeth L. Wassall

Elizabeth L. Wassall, Esquire  
Attorney for the Secured Creditor

Date: 11-17-2020

Leonard Singer, Esquire  
Attorney for the Debtors

Date: 11-17-20